NOTICE OF BRANCH OPENING

Application of First-Citizens Bank & Trust Company, Raleigh, Wake County, North Carolina, for authority to establish a branch at 1901 East Whitestone Boulevard, Cedar Park, Williamson County, TX 78613 to be known as the "Cedar Park Branch" has been filed with the North Carolina Commissioner of Banks to be processed in accordance with NCGS § 53C-6-15. The public is invited to submit written comments on this application to the Commissioner of Banks, 4309 Mail Service Center, Raleigh, NC 27699-4309. The comment period on this application will end 14 days from the date of publication. The Commissioner of Banks will consider comments received within the comment period.